

From the Blue Cross Association

HEALTH TIPS FOR THE TRAVELER

Most travel experts agree that the success of your long-awaited vacation trip depends on the amount of planning you do. However, often overlooked is planning for the possibility of sickness or injury during your travels.

One way to minimize the chance that your vacation will be spoiled is to take along a "medical travel kit." The kit should include such items as a Red Cross first aid booklet, assorted bandages, an antiseptic, cotton, scissors, tweezers, thermometer, flat toilet paper, sunburn lotion, aspirin, pills for motion sickness, and paregoric for diarrhea.

This advice comes from the Blue Cross Association, the national coordinating organization for the nation's 74 nonprofit Blue Cross Plans.

If you have any chronic ailments such as a heart condition, diabetes or hay fever, you should carry enough of the proper medications and equipment to last the whole trip. If you wear glasses or contact lenses, take along an extra pair as well as an exact prescription of the correction required in case you must have a new pair made.

In the event of an emergency, Blue Cross advises, you should also have with you a brief record of any chronic ailments or other serious medical problems. You should also jot down on your record and that of other members of your family blood types and allergies, for example, to such drugs as penicillin.

You can have emergency information engraved on specially designed bracelets or necklaces which are available from \$7 to \$25 from the nonprofit Medic Alert Foundation, Turlock, California 95380. Free medical identification cards with space for a brief listing of health problems are also available from the American Medical Association, 535 North Dearborn Street, Chicago, Illinois 60610.

The best way to locate a doctor in any foreign country is to call the American Embassy, the British Embassy or your U.S. airline or shipping line.

What about the possibility of your being hospitalized? It is a good idea to check your hospitalization and medical coverage policies before taking your

trip. If you have Blue Cross coverage, you should know that 91 per cent of U.S. hospitals and some hospitals outside the country, primarily in Canada, are Blue Cross member hospitals prepared to serve you.

Here are two things to remember:

1. Be sure to take your Blue Cross and Blue Shield identification card with you.
2. Be sure that your coverage has not lapsed due to late or nonpayment.

If you are one of the more than 74 million Blue Cross subscribers in this country, all you have to do is present your Blue Cross identification card at the time of admission to any of the more than 7,000 hospitals and other health care institutions which are members of the Blue Cross system.

The Blue Cross system's Inter-Plan Service Benefit Bank, which handles the needs of an increasingly mobile U.S. Population, makes it possible for you to receive benefits virtually anywhere in the United States.

If, on the other hand, you find it necessary to enter a non-member hospital either in this country or abroad, you may still be reimbursed for part of your costs after sending your local Blue Cross Plan at home the receipts accumulated during the hospital stay. The extent of the reimbursement will depend on the provisions of your policy.



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BLUE SHIELD

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THE IMPACT OF HOSPITALS

What role do hospitals play in the economy of Florida?

The importance of hospitals in Florida is described in the April 5 *Legisletter*, published by the Florida Hospital Association, Inc., Orlando, which describes the impact of hospitals on our economy.

The *Legisletter* has provided the following information in a brief form, which is reproduced here for your information:



Admissions to hospitals annually	1,000,000 persons
Persons employed	75,000
Annual payroll	\$400,000,000
Total annual expenses	\$650,000,000
Total assets	\$1 Billion



It can be seen by the above figures that hospitals in Florida provide jobs for 75,000 people, and out of their total expenses, a little more than 61% goes for employee payrolls.

WHAT EVERY BRIDE AND GROOM SHOULD KNOW — ABOUT HEALTH CARE COVERAGE

New and prospective brides and grooms should check their health care coverage to make sure they are adequately protected, advises the Blue Cross Association, the national coordinating organization for the 74 nonprofit Blue Cross Plans in the United States.

Coverage for newlyweds under their parents' Blue Cross and Blue Shield family certificates usually stops at the end of the month in which they marry. However, there normally is a 30-day grace period during which newlyweds may enroll for husband-wife or family protection without a lapse in coverage.

According to the health care coverage Plans, maternity benefits usually are available only under family memberships.

Those over 19 with individual memberships often are allowed 90 days after the wedding to convert their policies to either a husband-wife or a family membership to receive benefits.

Students enrolled in special group plans offered at lower than average rates through their school or university, who marry, also must change to a husband-wife or family policy. Some school plans provide coverage for student families as well as individual students.

If the bride or groom do not already have coverage or are not satisfied with their present policies, Blue Cross and Blue Shield recommends that the couple consider a basic hospitalization "service" contract, such as that offered by Blue Cross, which will pay for most routine hospital costs, and a basic surgical or medical policy that pays all or part of the doctor's charges during illnesses which require hospitalization.

Once you have selected new coverage, you should check to see if a refund is due on your old discontinued policy, says Blue Cross.

If the bridegroom (or the bride) will soon be entering the military services, the couple should look into a program administered in most states by Blue Cross called CHAMPUS (Civilian Health and Medical Program of the Uniformed Services). This program provides health care benefits for dependent wives and children of active duty service members when they are treated in civilian hospitals or by civilian doctors.

Further information on coverage for newlyweds is available from your local Blue Cross and Blue Shield Plans.

Blue Shield Helps Physicians Help Subscribers



Physician Relations Representative Julian McKenzie conducts one of two meetings held in Jacksonville for medical assistants.

One of the most important contributions the Blue Shield Physician Relations Department makes towards efficient claims service for the subscribers is providing a program of information to physicians and their medical assistants.

For five weeks in April and May, Physician Relations representatives and the Jacksonville Physician Relations staff were busy meeting with medical assistants throughout the state. These annual meetings are held to provide the physician's office staff with a thorough understanding of what a subscriber is entitled to when he is treated by a physician. All sessions covered Blue Shield, CHAMPUS, Medicare, Medicaid, and the Federal Employees Program.

Approximately 1500 medical assistants, including physicians' secretaries, nurses, and any member of their staff who handles claims, at-

tended the 28 meetings around the state, according to George S. Lewis, Manager of the Physician Relations Department. In some cities, for instance in Tampa where over 150 attended, attendance was so heavy that it was necessary to schedule a second meeting.

The Physician Relations Department works closely year-round with physicians to provide them with an understanding of Blue Shield policies and to provide Blue Shield with an understanding of the physicians' policies. The Department also assists medical assistants with claims matters.

All of these Blue Shield activities with the physician and medical assistants provide the subscriber with the best possible service when he enters a doctor's office and presents his Blue Shield identification card.

POST REVERSE SIDE ON YOUR EMPLOYEE BULLETIN BOARD

**Anyone
who ignores
water safety
is all
wet.**



**Maybe
worse.**

(Last year 7,300 Americans drowned.)



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**We believe there's more to
good health than paying bills.**